Page 66, last paragraph:

The CPU 610 provides controls over the machine on the whole. The memory 611 comprises a ROM for storing therein a program with which a CPU 610 operates an a RAM used as a work area of the CPU 610. The external memory 612 is a high-capacity memory such as a hard disk. The bank IC card reader 613 has an ordinary bank card inserted therein for operating a sequence for on-line banking and reads information on authorization from the card.

IN THE DRAWINGS:

Please allow applicants to amend the drawings submitted herewith as indicated in red ink.

IN THE CLAIMS:

Please amend the claims as follows. A marked-up copy of the claims showing the changes made below is attached.

13.   (Amended) An electronic purse system having a double-structured purse comprising:

an IC card;

a first terminal group which can transfer money to the IC card, wherein each terminal in the first group includes a first ciphering/deciphering unit which performs ciphering/deciphering of information relating to money utilizing a code number;

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a second terminal group which can transfer money to the IC card, wherein each terminal in the second group does not perform ciphering/deciphering of the information related to money; and

the IC card, including

a)   a first purse,

b)   a second purse,

c)   a second ciphering/deciphering unit for ciphering/deciphering of the information related to money obtained from one of the terminals in the first terminal group utilizing the code number, and

d)   an access control program including:

a first purse access program to access said first purse using a second ciphering unit during the communication during a transaction with said terminal,

a second purse access program to access said second purse without said ciphering and/or deciphering, and

selecting steps program which selects one of said purse access programs according to a received information at the time said IC card is coupled to said one of the terminals, so that said terminal of said second terminal cannot access said first access program and said terminal of said first group can access both said first and second purse,

wherein, when making a payment from the first purse, information relating to the money is transferred between the first purse and the one terminal of the first terminal group after ciphering of the information in the first and second ciphering/deciphering units in the IC card and in the terminal of the first terminal group, and

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wherein, when making a payment from the second purse, the information related to the money is transferred between the second purse and one of the terminals of the second terminal group without ciphering of the information.

14.   (Amended) An IC card applicable to an electronic purse system having a double-structured purse comprising:

a first purse for storing a first amount of money therein;

a second purse for storing a second amount of money therein;

a first ciphering/deciphering means for ciphering/deciphering of information relating to money obtained from a first terminal having a second ciphering/deciphering unit and utilizing a code number, and

an access control program including:

a first purse access program to access said first purse using a second ciphering unit during the communication during a transaction with said terminal,

a second purse access program to access said second purse without said ciphering and/or deciphering, and

a selecting steps program which selects one of said purse access programs according to a received information at the time said IC card is coupled to said one of the terminals, so that said terminal of said second terminal cannot access said first access program and said terminal of said first group can access both said first and second purse,

wherein, when making a payment from the first purse, information is transferred between the first purse and the first terminal after ciphering of the information in the first and second ciphering/deciphering units in the IC card and in the first terminal, and

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